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PATENT  
Attorney Docket No.: 020375-039810US

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**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

By: \_\_\_\_\_

Tara N. Damhoff

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER  
CONVENIENCE CARD,  
SYSTEMS AND METHODS

Customer No.: 20350

Confirmation No. 7753

Examiner: Lalita M. Hamilton

Art Unit: 7753

AMENDMENT

**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

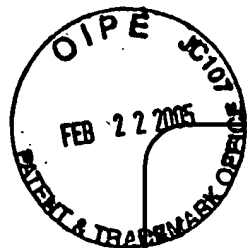
This paper is filed in response to the Office Action mailed November 19, 2004. The original deadline for response was February 19, 2005 which, because it fell on a Saturday, extends the deadline until Monday, February 21, 2005, which was a Federal Holiday, and further extends the deadline until Tuesday, February 22, 2005. Accordingly, this response is timely filed.

Application No. 10/687,575  
Amendment dated February 22, 2005  
Reply to Office Action dated November 19, 2004

PATENT

**A Listing of Claims** begins on page 3 of this paper.

**Remarks/Arguments** begin on page 16 of this paper.



PTO/SB/21 (09-04)

**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/687,575
Filing Date	October 15, 2003
First Named Inventor	Hafer, Michael J.
Art Unit	3624
Examiner Name	Lalita M. Hamilton
Attorney Docket Number	020375-039810US

**ENCLOSURES** (Check all that apply)

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee Attached<br><input checked="" type="checkbox"/> Amendment/Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input type="checkbox"/> Information Disclosure Statement<br><br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><br><input type="checkbox"/> Reply to Missing Parts/ Incomplete Application<br><input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation<br>Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) _____<br><input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):<br>Return Postcard |
|---|---|--|
- Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Chad E. King		
Date	February 22, 2005	Reg. No.	44,187

**CERTIFICATE OF TRANSMISSION/MAILING**Express Mail Label: EV 470764139 US

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Signature			
Typed or printed name	Tara N. Damhoff	Date	February 22, 2005